

United States Bankruptcy Court  
Northern District of Ohio

In re:  
Debra Renee Taylor  
Debtor

Case No. 13-17695-pmc  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0647-1

User: admin  
Form ID: 234a

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Feb 12, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 14, 2014.

db Debra Renee Taylor, 5889 Sweet Birch Drive, Bedford Heights, OH 44146-3069  
22689308 +Brecksville Surgery Center, 7001 S Edgerton Road Ste A, Brecksville OH 44141-4207  
22689312 +City of Cleveland Division of Water, 1201 Lakeside Avenue, Cleveland OH 44114-1100  
22689313 +Cleveland Eye Clinic, 7001 S Edgerton Road Ste B, Brecksville OH 44141-4207  
22689314 +Client Services Inc, 3451 Harry S Truman Blvd, St Charles MO 63301-9816  
22689316 +Everhome Mortgage Company, Attn Bankruptcy, 301 West Bay Street, Jacksonville FL 32202-5121  
22689318 +James Colabianchi Esq, PO Box 12903, Norfolk VA 23541-0903  
22689319 Keybank, PO Box 93885, Cleveland Ohio 44101-5885  
22689321 +Northland Group Inc, PO Box 390905, Minneapolis MN 55439-0905  
22689322 +PNC Bank NA, 1 Financial Parkway, Kalamazoo MI 49009-8002  
22689324 +Resurgent Mortgage Servicing, PO Box 10587, Greenville SC 29603-0587  
22689327 +UH Regional Hospitals, PO Box 77058, Cleveland OH 44194-0015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRABAUMGART.COM Feb 12 2014 21:58:00 Richard A Baumgart, Ohio Savings Bank,  
1801 East 9th Street, #1100, Cleveland, OH 44114-3169  
22689307 +EDI: BECKLEE.COM Feb 12 2014 21:58:00 American Express, PO Box 3001,  
16 General Warren Blvd, Malvern PA 19355-1245  
22689311 EDI: CITICORP.COM Feb 12 2014 21:58:00 Citibank, Attn Centralized Bankruptcy,  
PO Box 20363, Kansas City MO 64195  
22689309 +EDI: CAPITALONE.COM Feb 12 2014 21:58:00 Capital One, Attn Bankruptcy Department,  
PO Box 30285, Salt Lake City UT 84130-0285  
22689310 +EDI: CHASE.COM Feb 12 2014 21:58:00 Chase, Attn Bankruptcy, PO Box 15298,  
Wilmington DE 19850-5298  
22689315 +E-mail/Text: electronicbkydocs@nelnet.net Feb 12 2014 22:04:04 Department of Education,  
121 South 13th Street, Lincoln NE 68508-1904  
22689317 +EDI: RMSC.COM Feb 12 2014 21:58:00 GECRBGE Capital LOC, PO Box 965005,  
Orlando FL 32896-5005  
22689320 +EDI: CBSKOHLS.COM Feb 12 2014 21:58:00 KohlsCapital One, PO Box 3115,  
Milwaukee WI 53201-3115  
22689323 EDI: PRA.COM Feb 12 2014 21:58:00 Portfolio Recovery, Attn Bankruptcy, PO Box 41067,  
Norfolk VA 23541  
22689325 +EDI: SALMAESERVICING.COM Feb 12 2014 21:58:00 Sallie Mae, Attn Claims Department,  
PO Box 9500, Wilkes-Barre PA 18773-9500  
22689326 +EDI: SEARS.COM Feb 12 2014 21:58:00 SearsCBNA, PO Box 6189, Sioux Falls SD 57117-6189  
22689328 EDI: WFFC.COM Feb 12 2014 21:58:00 Wells Fargo, Attn Bankruptcy, PO Box 10438,  
Des Moines IA 50306

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr HSBC Bank USA, National Association

TOTALS: 1, \* 0, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 14, 2014

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 12, 2014 at the address(es) listed below:

Mark R Lembright on behalf of Creditor HSBC Bank USA, National Association  
mlembright@feltyandlembright.com

Paul S. Kuzmickas on behalf of Debtor Debra Renee Taylor pkuzmickas@lawlh.com,  
koconnor@lawlh.com;lsekanic@lawlh.com

Richard A Baumgart baumgart\_trustee@dsb-law.com, rbaumgart@ecf.epiqsystems.com

TOTAL: 3

Northern District Of Ohio  
United States Bankruptcy Court  
Howard M. Metzenbaum U.S. Courthouse  
201 Superior Avenue  
Cleveland, OH 44114-1235

**In re:**

Debra Renee Taylor

**Case No.:** 13-17695-pmc

aka Debra Renee Taylor-

**Chapter:** 7

**Address:**

5889 Sweet Birch Drive  
Bedford Heights, OH 44146-3069

**Last four digits of Social Security No.:**

xxx-xx-9477

**DISCHARGE OF DEBTOR  
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**Dated:** February 12, 2014  
Form ohnb234

/s/ Pat E. Morgenstern-Claren  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharge Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (In a case involving community property:) There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminated a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**